

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

TAMMY L. KOVAL

Debtor(s)

Case No. 16-23200CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/31/2016.
- 2) The plan was confirmed on 10/12/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/04/2017, 03/26/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/30/2021.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$103,480.18.
- 10) Amount of unsecured claims discharged without payment: \$28,919.73.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$121,795.06
Less amount refunded to debtor	\$1,063.00

**NET RECEIPTS: \$120,732.06**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,606.81
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$8,606.81**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	5,543.74	5,545.43	5,545.43	5,545.43	448.85
CAPITAL ONE NA**	Unsecured	3,508.85	3,508.85	3,508.85	2,140.76	0.00
CITIZENS BANK NA(*)	Secured	78,106.17	78,113.59	0.00	36,376.13	0.00
CITIZENS BANK NA(*)	Secured	0.00	1,908.99	1,908.99	1,908.99	0.00
CITIZENS BANK NA(*)	Secured	11,355.82	11,354.03	10,792.22	10,792.22	1,654.69
CITIZENS BANK(*)	Unsecured	NA	0.00	0.00	0.00	0.00
CITIZENS BANK(*)	Secured	0.00	0.00	0.00	0.00	0.00
CITIZENS BANK(*)	Unsecured	8,486.02	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	2,156.99	1,780.86	1,780.86	1,780.86	677.05
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	331.60	331.60	331.60	0.00
DISCOVER BANK(*)	Unsecured	18,272.39	18,272.39	18,272.39	11,148.07	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	261.41	336.79	336.79	205.48	0.00
FIFTH THIRD BANK	Unsecured	8,245.82	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	6,328.18	6,328.18	6,328.18	3,860.86	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	190.79	190.79	116.40	0.00
REPUBLIC SERVICES	Unsecured	46.32	NA	NA	0.00	0.00
RESERVE TOWNSHIP (RE)	Secured	863.53	NA	NA	0.00	0.00
RESERVE TOWNSHIP (RE)	Secured	757.94	NA	NA	0.00	0.00
RESERVE TOWNSHIP (RE)	Secured	0.00	494.52	494.52	494.52	0.00
RESERVE TOWNSHIP (RE)	Secured	705.60	1,282.90	1,282.90	1,282.90	403.55
SHALER AREA SD (RESERVE)(RE)	Secured	11,174.56	16,007.05	11,391.58	11,391.58	3,592.62
SHALER AREA SD (RESERVE)(RE)	Secured	3,377.23	NA	NA	0.00	0.00
SHALER AREA SD (RESERVE)(RE)	Secured	0.00	0.00	4,615.47	4,615.47	0.00
STATE COLLECTION SERVICE INC	Unsecured	39.14	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	71.52	NA	NA	0.00	0.00
THOMAS TOTH DMD	Unsecured	571.70	NA	NA	0.00	0.00
TOYOTA LEASE TRUST	Unsecured	0.00	753.50	753.50	459.72	0.00
TOYOTA LEASE TRUST	Priority	13,284.00	12,897.50	12,897.50	12,897.50	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$10,792.22	\$47,168.35	\$1,654.69
Mortgage Arrearage	\$1,908.99	\$1,908.99	\$0.00
Debt Secured by Vehicle	\$5,545.43	\$5,545.43	\$448.85
All Other Secured	\$19,896.93	\$19,896.93	\$4,673.22
<b>TOTAL SECURED:</b>	<b>\$38,143.57</b>	<b>\$74,519.70</b>	<b>\$6,776.76</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$12,897.50	\$12,897.50	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$12,897.50</b>	<b>\$12,897.50</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$29,390.50</b>	<b>\$17,931.29</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$8,606.81</u>
Disbursements to Creditors	<u>\$112,125.25</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$120,732.06</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/02/2021

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.